

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

WNI 16-016765  
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ATTORNEYS FOR MIDFIRST BANK

IN RE:

SCOTT MICHAEL BAYLES AND GERALDINE MARIE  
BAYLES, DEBTORS



Order Filed on November 25, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

CASE NO.: 19-17417-MBK

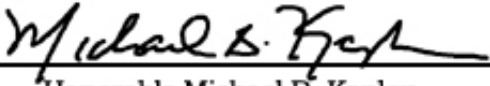
HEARING DATE: DECEMBER 3, 2019

JUDGE: HONORABLE MICHAEL B.  
KAPLAN

**CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: November 25, 2019

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

This matter being opened to the Court by William H. Oliver, Jr., attorney for the Debtor(s) upon filing of a Chapter 13 Plan, and MidFirst Bank, hereinafter "Secured Creditor," by and through its Authorized Agent, Shapiro & DeNardo, LLC, upon the filing of an Objection to Confirmation of Plan, and parties having subsequently resolving their differences with regard to the Debtors' Chapter 13 Plan; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and the court considered the parties' application for entry of this Consent Order, and for other good cause shown,

1. Debtor(s) is the mortgagor, and Secured Creditor is the mortgagee, of an agreement secured by real property located at 121 Atrium Drive, Brick, NJ 08723.
2. At the time of filing, Debtor(s) owed Secured Creditor a pre-petition arrearage of \$25,624.43; as evidenced in Secured Creditor's Proof of Claim 12-1 filed on June 4, 2019.
3. Debtor(s) agree to incorporate this amount, \$25,624.43, into the Chapter 13 Plan to be distributed to Secured Creditor to cure the aforementioned default.
4. Debtors also agree to capitalize post-petition arrearages of \$9,072.32, to be paid to Secured Creditor through the remaining Chapter 13 Plan.
5. Starting November 1, 2019, Debtor(s) agree to maintain all contractually due post-petition payments associated with this mortgage loan, which currently amount to \$2,268.08.
6. Secured Creditor agrees this Order resolves the Objection to Confirmation of Plan filed on October 29, 2019; ECF Doc.:52.
7. This Consent Order is hereby incorporated into Debtors' Chapter 13 Plan

We hereby consent to the form, content,  
and entry of the within Order.

Shapiro & DeNardo, LLC



Charles G. Wohlrab, Esquire  
Attorney for the Secured Creditor

Date: 11-12-19



William H. Oliver, Jr., Esquire  
Attorney for the Debtors

Date: 11/12/19